

| | | | |
|---------------------------------|---|-------------------------------|-----------------------------|
| <i>SERFF Tracking Number:</i> | <i>UHLC-126219712</i> | <i>State:</i> | <i>Arkansas</i> |
| <i>Filing Company:</i> | <i>UnitedHealthcare Insurance Company</i> | <i>State Tracking Number:</i> | <i>42919</i> |
| <i>Company Tracking Number:</i> | <i>AR LTC-STC ADVERTISING - ESSENTIAL</i> | | |
| <i>TOI:</i> | <i>LTC03I Individual Long Term Care</i> | <i>Sub-TOI:</i> | <i>LTC03I.001 Qualified</i> |
| <i>Product Name:</i> | <i>Individual Long Term Care ADV-E</i> | | |
| <i>Project Name/Number:</i> | <i>LTC-STC Advertising - Essential/</i> | | |

Filing at a Glance

Company: UnitedHealthcare Insurance Company

Product Name: Individual Long Term Care SERFF Tr Num: UHLC-126219712 State: ArkansasLH
ADV-E

TOI: LTC03I Individual Long Term Care SERFF Status: Closed State Tr Num: 42919

Sub-TOI: LTC03I.001 Qualified Co Tr Num: AR LTC-STC State Status: Closed
ADVERTISING - ESSENTIAL

Filing Type: Advertisement Co Status: Reviewer(s): Marie Bennett
Authors: Wanda Augustus, Karyn Disposition Date: 07/16/2009
Feeney, Gerry McCadden
Date Submitted: 07/13/2009 Disposition Status: Approved-Closed

Implementation Date Requested: On Approval Implementation Date:

State Filing Description:

General Information

Project Name: LTC-STC Advertising - Essential

Project Number:

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 07/16/2009

Deemer Date:

Filing Description:

Advertising for Long Term Care and Short Term Care products. (See Cover Letter found under the "Supporting Documentation" tab.)

Status of Filing in Domicile: Not Filed

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Group Market Size:

Group Market Type:

Explanation for Other Group Market Type:

State Status Changed: 07/16/2009

Corresponding Filing Tracking Number:

| | | | |
|--------------------------|------------------------------------|------------------------|----------------------|
| SERFF Tracking Number: | UHLC-126219712 | State: | Arkansas |
| Filing Company: | UnitedHealthcare Insurance Company | State Tracking Number: | 42919 |
| Company Tracking Number: | AR LTC-STC ADVERTISING - ESSENTIAL | | |
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| Product Name: | Individual Long Term Care ADV-E | | |
| Project Name/Number: | LTC-STC Advertising - Essential/ | | |

Company and Contact

Filing Contact Information

| | |
|--|------------------------|
| Karyn A. Feeney, Director, Contract and Compliance | Karyn_A_Feeney@uhc.com |
| 680 Blair Mill Rd. | (215) 902-8468 [Phone] |
| Horsham, PA 19044 | (215) 902-8813[FAX] |

Filing Company Information

| | | |
|------------------------------------|-------------------------|--------------------------------|
| UnitedHealthcare Insurance Company | CoCode: 79413 | State of Domicile: Connecticut |
| 450 Columbus Boulevard | Group Code: 707 | Company Type: Life and Health |
| PO Box 150450 | | |
| Hartford, CT 06115-0450 | Group Name: | State ID Number: |
| (860) 702-5000 ext. [Phone] | FEIN Number: 36-2739571 | |
| | ----- | |

Filing Fees

| | |
|------------------|--------------------------------------|
| Fee Required? | Yes |
| Fee Amount: | \$250.00 |
| Retaliatory? | No |
| Fee Explanation: | \$25 x 10 advertising forms = \$250. |
| Per Company: | No |

| COMPANY | AMOUNT | DATE PROCESSED | TRANSACTION # |
|------------------------------------|----------|----------------|---------------|
| UnitedHealthcare Insurance Company | \$250.00 | 07/13/2009 | 29161178 |

| | | | |
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Correspondence Summary

Dispositions

| Status | Created By | Created On | Date Submitted |
|-----------------|---------------|------------|----------------|
| Approved-Closed | Marie Bennett | 07/16/2009 | 07/16/2009 |

| | | | |
|---------------------------------|---|-------------------------------|-----------------------------|
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Disposition

Disposition Date: 07/16/2009

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: UHLC-126219712 State: Arkansas

Filing Company: UnitedHealthcare Insurance Company State Tracking Number: 42919

Company Tracking Number: AR LTC-STC ADVERTISING - ESSENTIAL

TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified

Product Name: Individual Long Term Care ADV-E

Project Name/Number: LTC-STC Advertising - Essential/

| Item Type | Item Name | Item Status | Public Access |
|---------------------|--|-------------|---------------|
| Supporting Document | Cover Letter | Approved | Yes |
| Form | Inbound Sales Script | Approved | Yes |
| Form | Outbound Sales Script | Approved | Yes |
| Form | Sales Script | Approved | Yes |
| Form | Consumer Guidebook | Approved | Yes |
| Form | Home Care Pamphlet | Approved | Yes |
| Form | Home Care Plus Pamphlet | Approved | Yes |
| Form | Home Care Benefit Card | Approved | Yes |
| Form | Home Care Plus Benefit Card | Approved | Yes |
| Form | Consumer Point of Sale Detailer Presentation | Approved | Yes |
| Form | Telesales Slide Presentation | Approved | Yes |

SERFF Tracking Number: UHLC-126219712 State: Arkansas

Filing Company: UnitedHealthcare Insurance Company State Tracking Number: 42919

Company Tracking Number: AR LTC-STC ADVERTISING - ESSENTIAL

TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified

Product Name: Individual Long Term Care ADV-E

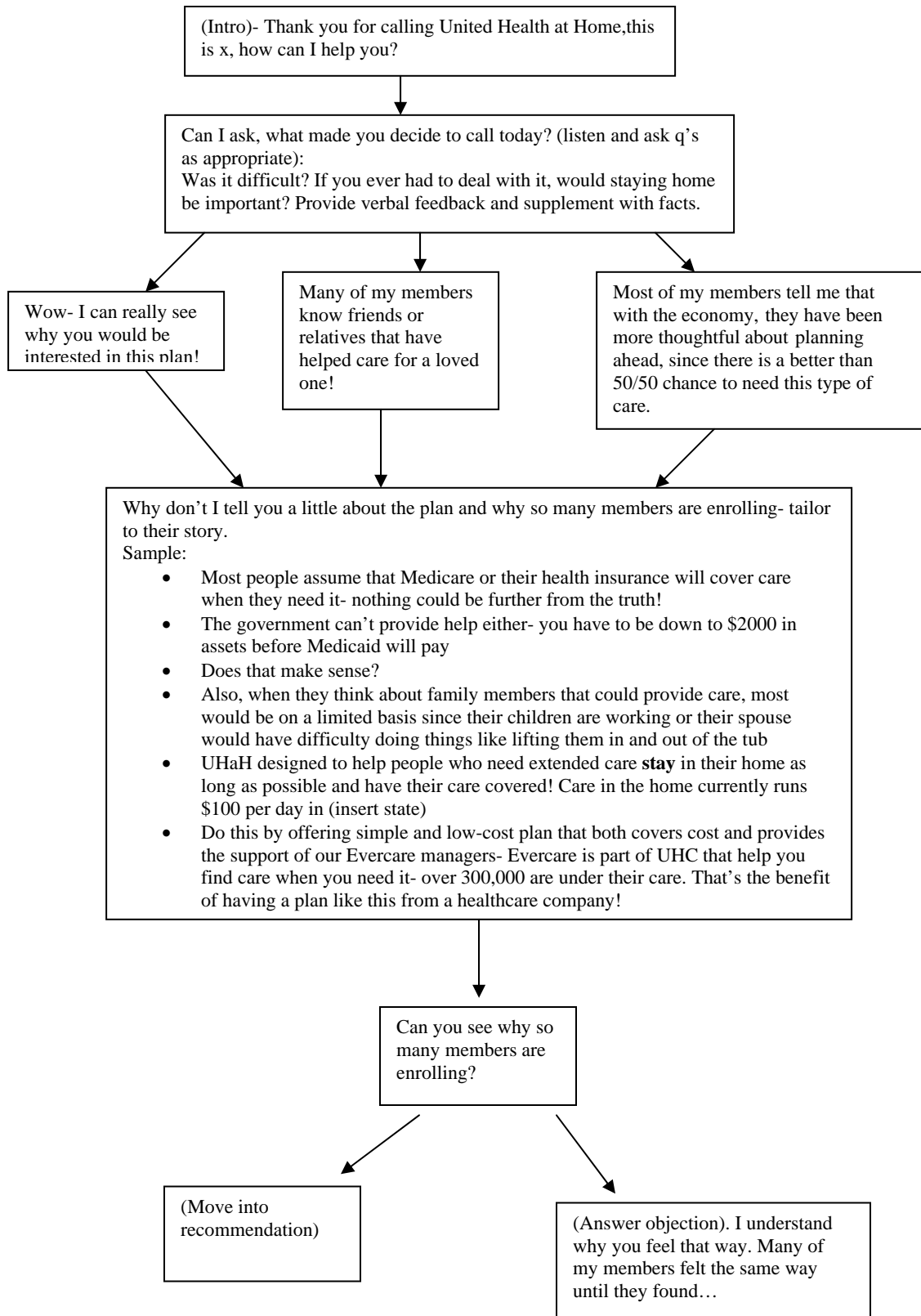
Project Name/Number: LTC-STC Advertising - Essential/

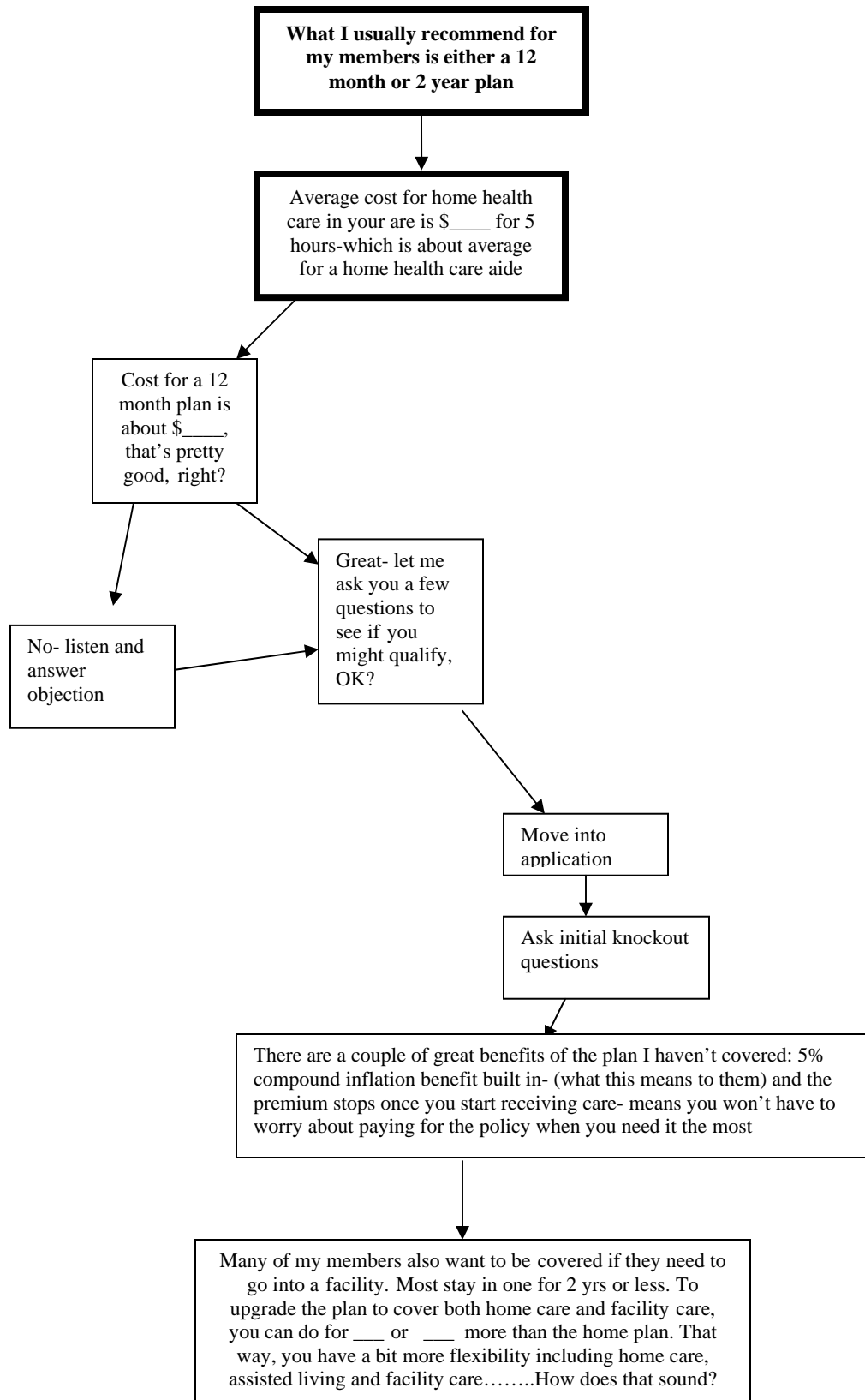
Form Schedule

Lead Form Number: PH SRPT 3000

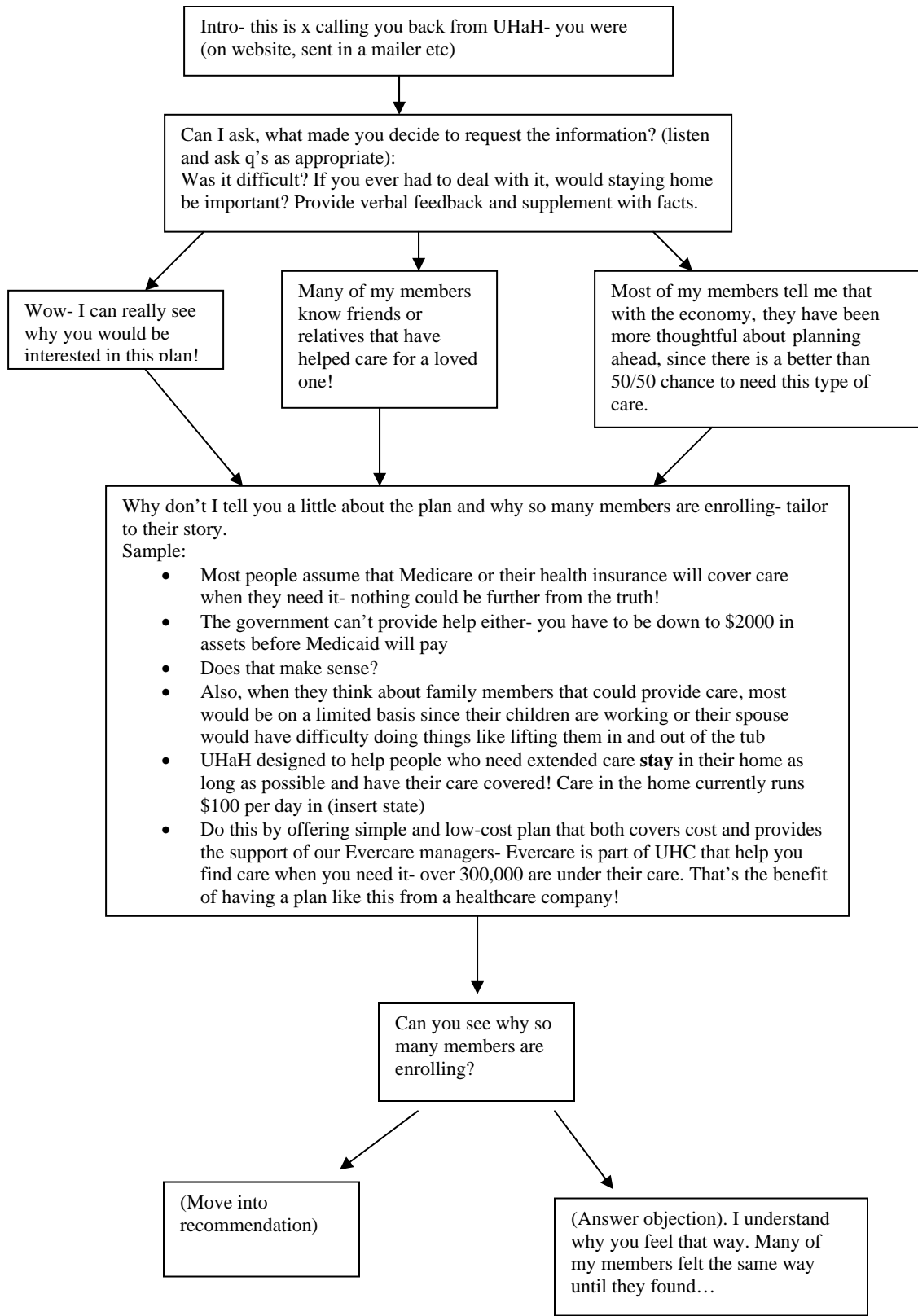
| Review Status | Form Number | Form Type | Form Name | Action | Action Specific Data | Readability | Attachment |
|---------------|-------------------|-------------|--|---------|----------------------|-------------|--|
| Approved | PH SRPT 3000 | Advertising | Inbound Sales Script | Initial | | 0 | PH SRPT 3000_Call Flow IB.pdf |
| Approved | PH SRPT 3001 | Advertising | Outbound Sales Script | Initial | | 0 | PH SRPT 3001_Call Flow OB.pdf |
| Approved | OBS 1000 | Advertising | Sales Script | Initial | | 0 | OBS 1000_OB Lead Gen Script.pdf |
| Approved | APP CGB 0003 | Advertising | Consumer Guidebook | Initial | | 0 | APP CGB 0003.pdf |
| Approved | APP PAM HC 1001 | Advertising | Home Care Pamphlet | Initial | | 0 | APP PAM HC 1001.pdf |
| Approved | APP PAM HCP 2001 | Advertising | Home Care Plus Pamphlet | Initial | | 0 | APP PAM HCP 2001.pdf |
| Approved | APP BC HC 1001 AR | Advertising | Home Care Benefit Card | Initial | | 0 | APP_BC_HC _1001_AR.pdf |
| Approved | APP BC HCP 2001 | Advertising | Home Care Plus Benefit Card | Initial | | 0 | APP BC HCP 2001.pdf |
| Approved | PRO SSP 2001 | Advertising | Consumer Point of Sale Detailer Presentation | Initial | | 0 | PRO SSP 2001 Consumer POS Detailer.pdf |
| Approved | APP TSP 3001 | Advertising | Telesales Slide Presentation | Initial | | 0 | APP TSP 3001.pdf |

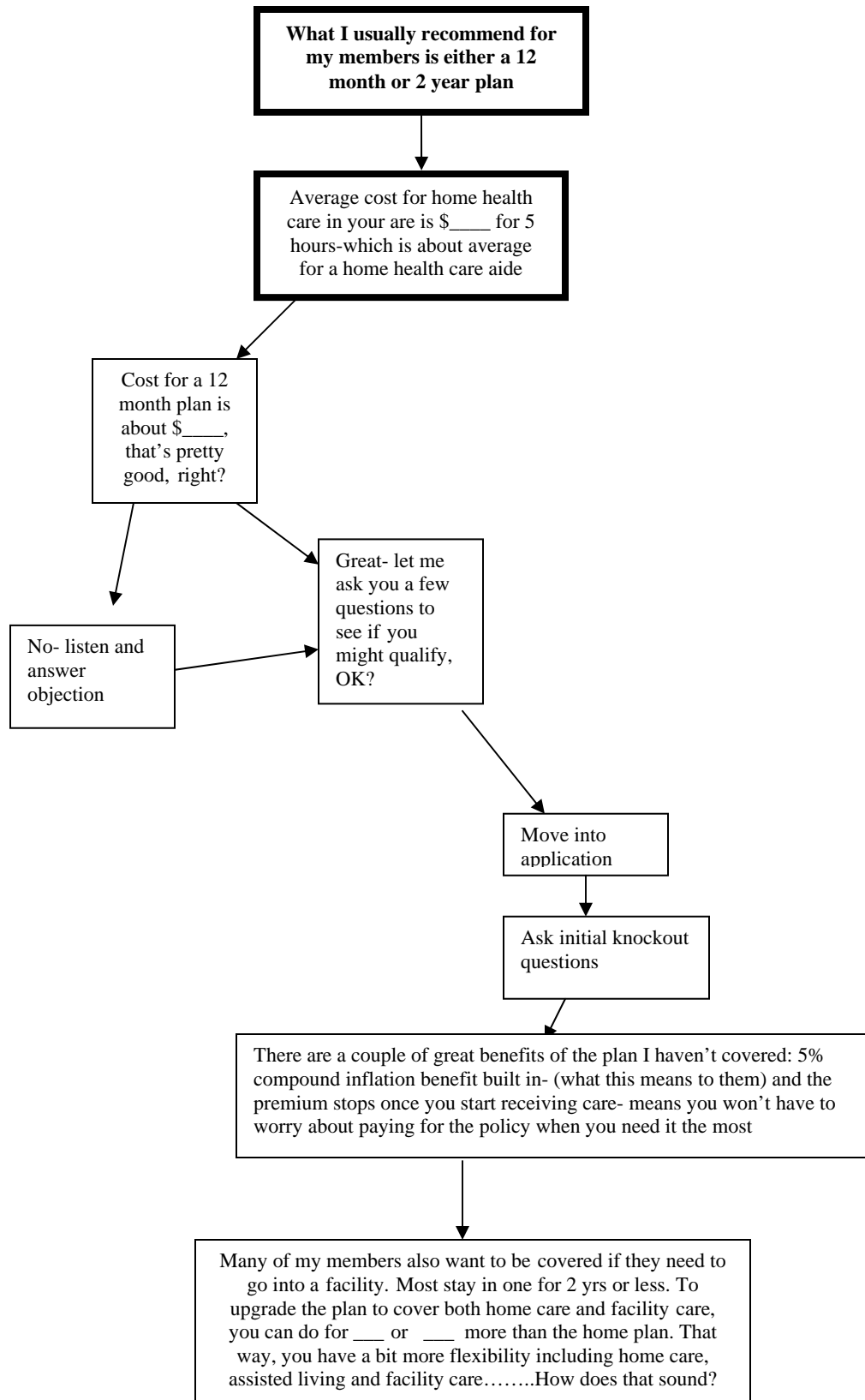
Call Flow- INBOUND





Call Flow- OUTBOUND





UnitedHealth *at Home* Outbound Script

CSR: Hello this (CE rep name) calling on behalf of UnitedHealth at Home. May I speak to _____?

Caller: No, who is this?

CSR: This is __ (CE rep name) __, calling today from UnitedHealth *at Home*. Is he/she available?

Or May I speak with you regarding a new extended care plan from UnitedHealthcare?

Go to Intro

Or

Caller: Yes, who is this?

CSR: This is __ (CE rep name) __, calling today from UnitedHealth *at Home*.

Go to Intro

NOTE: If new contact, if you are talking to someone different than your contact name, create a new record.

INTRO

I am calling today about a new plan offered by UnitedHealthcare Insurance Company. Most care now takes place outside of a nursing home, and there is a great chance of needing care at some point in our lives! Our plans help pay for home care that is not covered by traditional health insurance or Medicare.

I would like to send you some information about our insurance plans. May I mail this to you?

Answer:

Yes: Would you like to receive the materials by mail or email? (*Confirm address or email*)

No: Would you like a call from an advisor to discuss UnitedHealth *at Home*?

Answer:

Yes: *continue script*

No: *go to "Not interested close"*

Transfer: *go to transfer page.*

Thank you. A licensed advisor will follow up with a call to answer your specific questions. Is this generally the best time to reach you?

Answer:

Yes: *continue script*

No: What time would be better?

Don't contact me: That is fine. The phone number to reach an advisor will be on the materials you will receive.

Transfer: *go to transfer page.*

Is this phone number the best one to reach you at?

Answer:

Yes: *continue script*

No: What number would you prefer? *Update phone and put in original phone in the notes section.*

LEAD CLOSE

Thank you! You will receive this information in the next week or so. I appreciate your time and interest in UnitedHealth *at Home*.

NOT INTERESTED CLOSE

Thank you for your time. Have a good day/evening.

Objections:

Are you trying to sell me something?

I'm not calling to sell you anything. I'm offering you information about our new home care plan at no obligation.

My health insurance will pay for this:

That's the surprising thing, most people I talk to don't know that health insurance pays for very little home care, or even facility care, which is the type of coverage over half of us will need. I'll send you the initial information to review.

My Medicare will pay for this:

That's the surprising thing, most people I talk to don't know that MEDICARE pays for very little home care, or even facility care, which is the type of coverage over half of us will need. I'll send you the initial information to review.

Medicaid will pay for this:

Medicaid will cover you, after you spend down any assets that you have. It's difficult to qualify for Medicaid. You have to spend almost all of your assets before you even qualify. Medicaid also has very limited choices, and doesn't offer any type of home care. If qualified, you would have to go right to a nursing home. I'll send you the initial information to review.

What kinds of care are you referring to that isn't paid by health insurance or Medicaid/Medicare?

Very little home care and nursing home care is paid by health insurance, *Medicare or Medicaid*. I'll send you the initial information to review.

I'm too young:

Actually, almost all of our enrollments have been for people in their 40's or 50's. With the economy the way it is, it's even more important to plan ahead. Also, 40% of extended provided today is for those between the ages of 18-64. I'll send you the initial information to review.

These policies are too expensive:

That's the great part! Our plans cost much less than traditional policies. We have studied claims and have found that most care is or can be provided in the home. A home care plan, depending on your age and health, can cost \$30-\$60 per month! I'll send you the initial information to review.

Why can't you answer my questions:

I'm assisting the licensed advisors and outreach calls to get the message out. They are the best to assist you with your questions. Would you like me to transfer you to a licensed advisor.

I'd like to talk with someone now:

Let me transfer you to a licensed advisor. One moment please.

Transfer to 877-732-1366

Available: <<Hi, this is <<your name>>, I have <<customer name>> on the phone and they would like to discuss <<list topic>>. They <<would/would not>> like fulfillment. May I transfer <<customer first name>> now?

Record advisor's name in notes field.

If advisor not available, leave a voicemail message with the following:

Hi, this is <<your name>>; please contact <<customer name>> at <<customer phone #>>. Their address is <<share full address>>. They <<would/would not>> like fulfillment and would like a call and were asking about <<list topics>>.

Note in script that voicemail was left.

Unfortunately, the licensed advisor is not available at this moment. I have left a message with your information and you should receive a call within one business day.

What are you going to send me?

I am sending you a guidebook that describes a need for care in the home, as well as an illustration of our product offerings.

Any other questions:

That is a great question. Let me transfer you to one of our licensed advisors.

FAQs

Web address?

www.unitedhealthathome.com

Won't Medicare pay for this?

Most people I talk to don't know that Medicare pays for very little home care, or even facility care, which is the type of coverage over half of us will need. I'll send you the initial information to review.

Won't my health insurance cover this?

Most people I talk to don't know that health insurance pays for very little home care, or even facility care, which is the type of coverage over half of us will need. I will send you the initial information to review.

How much does this cost?

It depends on a couple of factors - mostly age and your current health. It costs much less than traditional long-term care policies. A home care plan can cost as little as \$30-\$60 per month! I'll send you the initial information to review.

The Care You Want *at Home*



Insurance plans for
assisted living services
right in your own home.



**Most health
and disability
insurance,
including
Medicare,
may not cover
care at home.¹**

**How will you
get the services
you need
at home?**



Get insurance coverage that helps pay for assisted living services at home.

Did you know that 70 percent of us will need long-term care services at some point in our lives?¹

At any moment, an accident, injury, illness or surgery may leave you temporarily unable to perform the usual activities of daily living such as dressing yourself or using the bathroom independently.²

Many people don't realize that private health insurance and Medicare may not cover the majority of assisted living (long-term care) services many of us will need at some point in our lives.¹ And disability insurance only covers lost wages and income.

UnitedHealth at Home™ insurance plans are designed to help you pay for the assisted living services you need right in your own home for as long as possible. This may relieve undue stress and financial burden for you and your family in a time of need.

Did you know?

Without home health care insurance coverage, you may end up in a care facility such as a nursing home to receive assisted living services, and you may be responsible for the bills.

¹U.S. Department of Health and Human Services. (Sept. 2008). National Clearinghouse for Long-Term Care Information: Own Your Future.

²**UnitedHealth at Home™** insurance benefits are triggered when you become unable to perform two of the six activities of daily living: bathing, continence, dressing, feeding, transferring, toileting or cognitive impairment like Alzheimer's.

**Not planning on
needing assisted
living services
to stay in your
home if you're
temporarily
disabled?**

**The key words
there are
“not”
and
“planning.”**



Home health care insurance may help you when health insurance or Medicare can't.

You never know when — due to accident, injury, illness or surgery — you'll wish you had home health care insurance either for yourself, your spouse, partner or a loved one. Look at the benefits of home care coverage:

- Get care at home for as long as possible rather than in a nursing home or assisted living facility.
- Get benefits and services designed to fit your budget.
- Get help to relieve the financial burden and stress on your family and loved ones.
- Get financial benefits designed to help protect your family's assets.
- Get affordable premiums compared to traditional long-term care plans.
- Get a personal Care Manager who creates an individualized care plan to help you get the care you need while we help with the costs.



Home Care insurance just makes sense.

“Medicaid, Medicare and the majority of private medical insurance plans offer little or nothing in the way of payments for home care assistance — the most commonly needed care in later life. So, many caregiver families find themselves reaching into their own pockets, often straining the family coffers and boosting stress levels even more.”¹

**Nationally, home health care
costs an average of
\$100 per day for five hours of care.²**

**The cost of a Home Care insurance plan
may start as low as \$1 per day for
\$100 per day of coverage.³**

¹Crute, Sheree. (Nov./Dec. 2007). “Caring for the Caregiver.” AARP The Magazine.

²UnitedHealth Group 2008 Cost of Care Study conducted by LifePlans, Inc. as an independent research firm. Figures are based on a national sample, and costs vary by geographic region.

³Rates shown are based on national rates, reflect the spouse/partner discount of 15 percent and are for illustrative purposes only. Rates vary by age and state.



**If you fall into one of these groups,
you may want to consider a home health
care insurance policy:**

- Couples turning 65 making decisions about Medicare coverage and health care needs.
- People 50+ currently planning retirement, including their health care and insurance portfolio.
- People 40+ who understand the difficulties in caring for a loved one and want to plan ahead for their own care.

Did you know?

Family caregivers often face emotional and financial stress, lost work time, lost wages and benefits, and strain on relationships. We can help.

**The question
isn't will your
family take care
of you.**

**The question
is how?
And for
how long?**

Is home health care insurance right for my family and me?

Here are some important questions you should ask yourself to help you decide if home health care insurance is right for you and your family.

- ☐ Yes ☐ No If you were in an accident, would your spouse or partner be able to take care of you at home without assistance?
- ☐ Yes ☐ No Would your children have the time and financial resources to care for you at home, if you ever needed it? For how long? _____
- ☐ Yes ☐ No If you are single, is there someone who could take care of you in your home if you ever became disabled and needed assisted living services?
- ☐ Yes ☐ No If you have young children and you were diagnosed with a chronic disease, would you prefer to stay at home with them as long as possible?
- ☐ Yes ☐ No If an elderly parent ever needed assisted living services due to age or illness, could you take care of them in their home? For how long? _____
- ☐ Yes ☐ No If you or your spouse/partner were to have surgery or get into an accident, would you prefer to recover at home?
- ☐ At home ☐ In a facility If your elderly parent had a choice, would they prefer care at home versus a nursing home or assisted living facility?

Is there really any question that you'd rather receive care at home?

**Your insurance
may cover
your medical
care.**

**But will it
cover assisted
living services
at home?**

How does our home health care coverage differ from other types of insurance?

Medicare/Medicaid

- Medicare is a government program primarily designed to provide health care coverage for those over age 65.¹
- “Generally, Medicare does not pay for most long-term care. Medicare does not pay for personal or custodial care (help with Activities of Daily Living), which is the greatest part of long-term care services.”¹
- Medicaid is a government program designed to help people who are low income or have spent most of their assets.¹
- Medicaid will only pay for long-term care services if you have little to no income or assets. Generally, most states require you have no more than \$2,000 in assets to qualify for Medicaid.¹
- With Medicaid, you may not have control over where you receive care. “In some states, there is a shortage of Medicaid beds, so you might have to go on a waiting list or be admitted to a nursing facility that is not your first choice or is located far from your family and friends.”¹

Private Health Insurance

- Most policies aren’t designed to pay for assisted living/personal care services and facility care.
- If personal care is covered at all, it may not be covered in your home.

Disability Insurance

- Most policies are purely designed to cover lost wages due to accident or injury.
- Doesn’t provide health care benefits.

Our home health care insurance plans help pay for assisted living services right in your own home.

¹U.S. Department of Health and Human Services. (Sept. 2008). National Clearinghouse for Long-Term Care Information: Own Your Future.

UnitedHealth *at Home*[™] insurance plan options, features and benefits.

**As you consider the advantages
of an insurance plan from
UnitedHealth *at Home*[™], remember we
have plans designed to fit your budget.**

Home Care first

Our plans concentrate on covering assisted living services at home first. Some of our plans also include coverage in nursing homes or assisted living facilities.

Personal Care Manager

Plans offer the services of a Care Manager who creates a personalized care plan and helps you and your family by connecting you with the resources you may need.

Waiting period

We offer policies with no waiting period for home care. This means they begin to cover home health care services the first day you are eligible for benefits.

Nonforfeiture protection

If you stop paying premiums, we offer policies designed to provide you with limited benefits.

Inflation protection

Our policies automatically increase benefits by a percentage each year so your policy dollars will grow as the cost of assisted living services increase.

Great discounts

We offer spouse/partner discounts on all plans. Our Home Care *Plus* plans also offer preferred health discounts.

Guaranteed renewable

Our policies will remain in effect as long as your premiums are paid when due.

Tax-qualified plans available

We offer long-term care policies that are federally tax-qualified and offer certain federal income tax advantages.

Home modification

Our policies help cover some cost to modify your home (up to a specified amount) to make it a safer, more supportive living environment (e.g. shower grab bars and seats).

Caregiver training

Our policies provide training for family members who are providing care (“caregivers”) to allow them to be more effective and provide safer care at home.

Respite Care

Our policies include temporary relief (a few hours to a few days) from daily caregiving responsibilities for family members providing care.



**How can you
afford to get
home health
care insurance?**

**How can
you afford
not to?**

It's easy to get assisted living services at home with Home Care and Home Care *Plus*.

UnitedHealth at Home™ has insurance plans designed to help you stay in your home for as long as possible. Our plans include insurance coverage as well as the personal touch of a Care Manager to help coordinate care for you and provide relief for your family.

Monthly rates for our Home Care insurance plan can be as low as the price of a dinner for two at a nice restaurant.

Premiums for a typical 40-year-old buying a 12-month Home Care plan with \$100 per day of coverage are as low as \$33 per month.¹

With a Home Care insurance plan you get a “pool of money” that can be used for care.

For example, if you buy a 12-month Home Care plan with \$100 per day of coverage, you would have a pool of \$36,500 available for assisted living services at home.

So, if you were to need five hours a day of home health care, at today's rate of about \$20 per hour, this pool would last about 12 months. If you only need care for a couple of hours a day, the pool would last much longer. And, if you only needed three months of care, the rest of your money would stay in the pool for future use.

Plus, your benefit amounts will increase annually with our built-in inflation protection. This means that your “pool of money” will double every 15 years, so the \$36,500 will become \$73,000 in 15 years.

¹Rates shown are based on national rates, reflect the spouse/partner discount of 15 percent and are for illustrative purposes only. Rates vary by age and state.



Now is the best time to plan for yourself and your family.

With **UnitedHealth at Home™** affordable home care insurance can be a reality for you. We'll help you choose from a range of coverage options to meet your needs.

And it's all backed by the stability and reliability of UnitedHealthcare®, a recognized leader in the health and well-being industry, delivering insurance products and services to approximately 70 million Americans.

IMPORTANT

It's vital to plan ahead and get home care insurance coverage now because:

- Many of us will need long-term care services at some point in our lives.
- Coverage is generally unavailable to those who already need care.
- Premiums generally increase as you get older.

For any questions about home care insurance or additional information about our Home Care insurance plans, contact us now.

Call toll-free:

800-938-2800

Visit our Web site:

www.UnitedHealthatHome.com

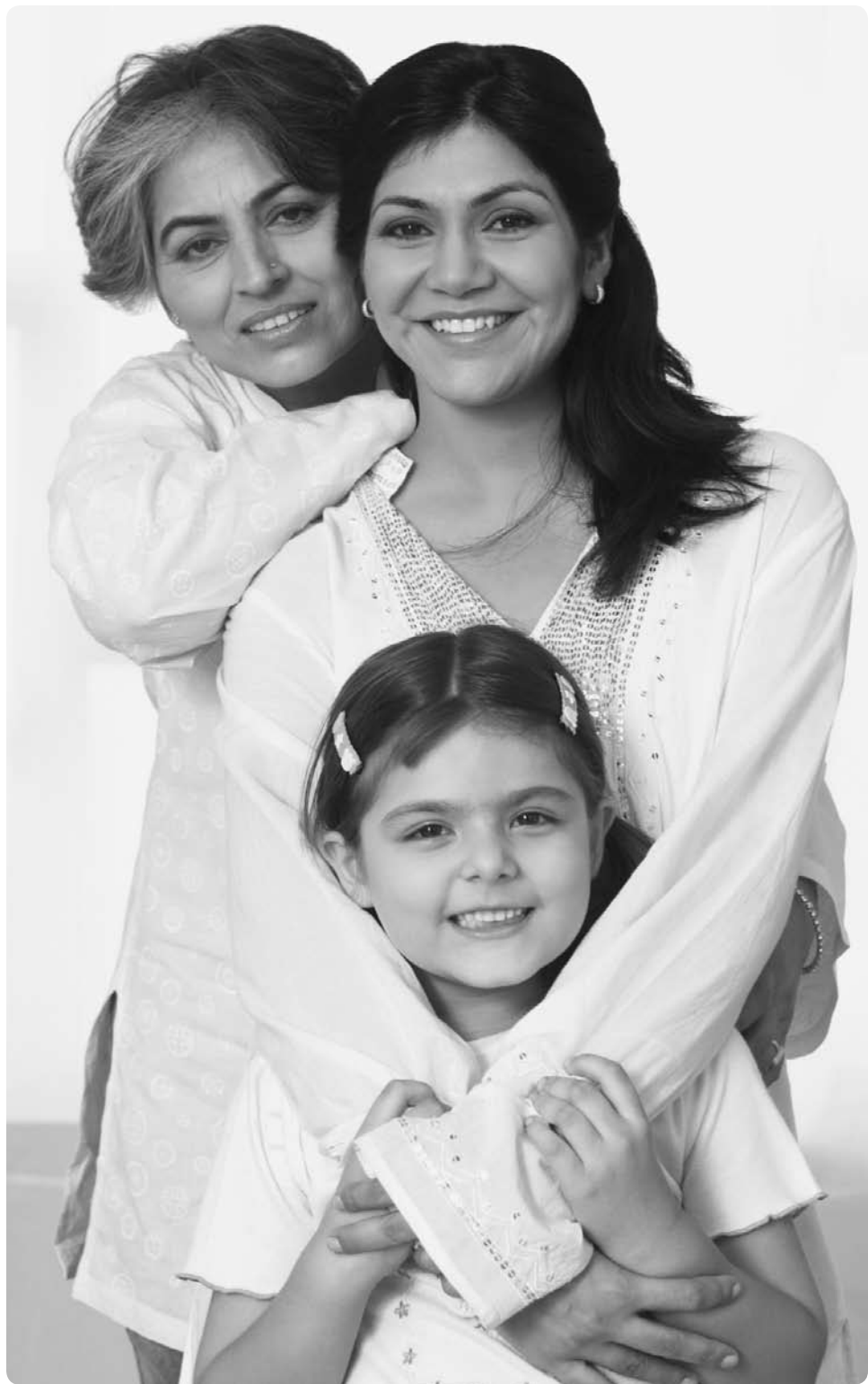
or call your Agent today.

**Create your personalized quote at
www.UnitedHealthatHome.com**



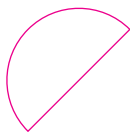
UnitedHealth *at Home*[™]

STAY AT HOME, NOT IN ONE.





STAY AT HOME, NOT IN ONE.



Call toll-free:

800-938-2800

Visit our Web site:

www.UnitedHealthatHome.com

or call your Agent today.



UnitedHealth *at Home*[™]

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APP CGB 0003 0509

Now is the best time to consider a Home Care insurance plan.

Plan ahead. If you wait until you need care, it will be too late to enroll in our Home Care plan.

An accident, injury, illness or surgery can happen at any age and premiums generally increase as you get older.

Our Home Care insurance plans are flexible and affordable.

You choose how much you would like your policy to pay and how long you would like those dollars to last.

Home Care plan premiums for a typical 40-year-old person buying a 12-month Home Care plan with \$100 per day of coverage are as low as \$33 per month.⁶

With a Home Care insurance plan, you get a “pool of money” that can be used for care.

For example, if you buy a 12-month Home Care plan with \$100 per day of coverage, you would have a pool of \$36,500 available for assisted living services at home.

So, if you were to need five hours a day of home health care, at today's rate of about \$20 per hour, this pool would last about 12 months. If you only need care for a couple of hours a day, the pool would last much longer. And, if you only needed three months of care, the rest of your money would stay in the pool for future use.

Plus, your benefit amounts will increase annually with our built-in inflation protection. This means that your “pool of money” will double every 15 years, so the \$36,500 will become \$73,000 in 15 years.

Did you know?

The average cost of home health care services is \$100 per day for five hours of care.⁷

The cost of a Home Care plan may start as low as \$1 per day.⁸

⁷UnitedHealth Group 2008 Cost of Care Study conducted by LifePlans, Inc. as an independent research firm. Figures are based on a national sample, and costs vary by geographic region.

⁸Rates shown are based on national rates, reflects the spouse/partner discount of 15 percent and are for illustrative purposes only. Rates vary by age and state.

Let us help you start planning today.

Contact us today to ask questions or to find out more about our Home Care insurance plans. Also ask about our Home Care *Plus* insurance plans that also include coverage in nursing homes and assisted living facilities. We're ready to help.

Call toll-free:
(800) 938-2800

Visit our Web site:
www.UnitedHealthatHome.com
or call your Agent today.



Home Care

Plan Brochure

Insurance coverage for assisted living services in your own home which can be a more affordable option than traditional long-term care insurance.



STAY AT HOME, NOT IN ONE.

UnitedHealth at Home™ policies are insured by UnitedHealthcare Insurance Company, Hartford, CT 06115 and administered by LifePlans, Inc., Waltham, MA 02453. These policies have exclusions, limitations, and terms under which the policy may be continued in force or discontinued. Policy Form # LTC POL 1000, LTC POL 1010, STC POL 1000 and STC POL 1010. For costs and complete details of coverage, contact your insurance agent or the company. Not available in all states.

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⁶Rates shown are based on national rates, reflects the spouse/partner discount of 15 percent and are for illustrative purposes only. Rates vary by age and state.

Introducing the Home Care insurance plan from UnitedHealth *at Home*.™

Get the care most health and disability insurance, including Medicare, may not cover — care at home.

Why consider a Home Care insurance plan?

Who needs a Home Care insurance plan?

An accident, injury, illness or surgery may leave you unable to perform activities of daily living such as dressing yourself or using the bathroom.

Without insurance coverage like ours, you may end up in a care facility such as a nursing home to receive assisted living services. This can be expensive and stressful for you and your loved ones.

“Medicaid, Medicare and the majority of private medical insurance plans offer little or nothing in the way of payments for home care assistance — the most commonly needed care in later life. So, many caregiver families find themselves reaching into their own pockets, often straining the family coffers and boosting stress levels even more.”² And disability insurance only covers lost wages and income.

- Provides insurance coverage³ for assisted living services at home not covered by most private health insurance and Medicare.
- Helps you recover at home rather than in a facility in case of an accident, injury, illness or surgery.
- Helps relieve the undue stress and financial burden caregiving creates for loved ones like your spouse, partner or children.
- Offers more affordable premiums than many traditional long-term care insurance plans.
- Offers flexible benefit amounts designed to fit your budget.
- Includes a personal Care Manager to help coordinate care services.
- Helps pay for some home modifications (up to a specified amount), such as shower grab bars and seats, as needed.
- Backed by the reliability and stability of UnitedHealthcare,[®] an experienced and recognized leader in health care insurance.

Here are some important questions you should ask yourself to help decide if a Home Care insurance plan is right for you and your family.

☐ **Yes** ☐ **No** If you were in an accident, would your spouse or partner be able take care of you at home without assistance?

☐ **Yes** ☐ **No** Would your children have the time and financial resources to care for you at home, if you ever needed it? For how long?

☐ **Yes** ☐ **No** If you are single, is there someone who could take care of you at home if you ever became disabled and needed assisted living services?

☐ **Yes** ☐ **No** If you or your spouse/partner were to have surgery or an accident, would you prefer to recover at home?

☐ **Yes** ☐ **No** The national average cost of home health care services is \$26,000 annually.^{4,5} Could you afford to pay for home health care services without this insurance?

If you answered “no” to any of the questions above, you should consider a Home Care insurance plan.

Did you know that 70 percent of us will need long-term care services at some point in our lives?¹ Our Home Care insurance plans are designed to help pay for these assisted living services you may need right in your own home.

Family caregivers often face emotional and financial stress, lost work time, lost wages and benefits, and strain on relationships. We can help.

¹U.S. Department of Health and Human Services. (Sept. 2008). National Clearinghouse for Long-Term Care Information: Own Your Future.

²Crute, Sheree. (Nov./Dec. 2007). “Caring for the Caregiver.” AARP The Magazine.

³**UnitedHealth at Home**™ insurance benefits are triggered when you are unable to perform two of the six activities of daily living: bathing, continence, dressing, feeding, transferring, toileting or cognitive impairment like Alzheimer’s.

⁴UnitedHealth Group 2008 Cost of Care Study conducted by LifePlans, Inc. as an independent research firm. Figures are based on a national sample, and costs vary by geographic region.

⁵Five hours of care/day, five days/week.

Now is the best time to consider a Home Care *Plus* insurance plan.

Plan ahead. If you wait until you need care, it will be too late to enroll in our Home Care *Plus* plan.

An accident, injury, illness or surgery can happen at any age and premiums generally increase as you get older.

Our Home Care *Plus* insurance plans are flexible.

You choose how much you would like your policy to pay and how long you would like those dollars to last.

Home Care *Plus* plan premiums for a 40-year-old couple buying a 2-year plan with \$100 per day in coverage are as low as \$86 per month for both.⁸

**Create your personalized quote at:
www.UnitedHealthatHome.com**

With a Home Care *Plus* insurance plan, you get a “pool of money” that can be used for care.

For example, if you buy a 2-year Home Care *Plus* plan with \$100 per day of coverage, you would have a pool of \$73,000 available for assisted living services at home or in a facility.

So, if you were to need five hours a day of home health care, at today's rate of about \$20 per hour, this pool would last about two years. If you only need care for a couple of hours a day, the pool would last much longer. And, if you only needed three months of care, the rest of your money would stay in the pool for future use.

Plus, your benefit amounts will increase annually with our built-in inflation protection. This means that your “pool of money” will double every 15 years, so the \$73,000 will become \$146,000 in 15 years.

Did you know?

The average cost of home health care services is \$100 per day for five hours of care.⁹

The cost of assisted living care averages \$100 per day.⁹

⁹UnitedHealth Group 2008 Cost of Care Study conducted by LifePlans, Inc. as an independent research firm. Figures are based on a national sample, and costs vary by geographic region.

Let us help you start planning today.

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**Home Care
*Plus***

Plan Brochure

Comprehensive insurance coverage for assisted living services in your own home, *plus* coverage in a nursing home or assisted living facility, if needed.

 **UnitedHealth *at Home***

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APP PAM HCP 2001

⁸Rates shown are based on national rates, reflects the spouse/partner discount of 15 percent and are for illustrative purposes only. Rates vary by age and state.

Introducing the Home Care *Plus* insurance plan from UnitedHealth *at Home*.™



Did you know that 70 percent of us will need long-term care services at some point in our lives?¹ Our Home Care *Plus* insurance plans provide comprehensive coverage that focus on helping you get the assisted living services you may need right in your own home. Plus, the plans include coverage for nursing home or assisted living facility care, if needed.

Family caregivers often face emotional and financial stress, lost work time, lost wages and benefits, and strain on relationships. We can help.

Get the care most health and disability insurance, including Medicare, may not cover — care at home.

An accident, injury, illness or surgery may leave you in need of assisted living services such as help dressing yourself or using the bathroom.

Without insurance coverage like ours, you may end up in a care facility such as a nursing home to receive assisted living services. This can be expensive and stressful for you and your loved ones.

“Medicaid, Medicare and the majority of private medical insurance plans offer little or nothing in the way of payments for home care assistance – the most commonly needed care in later life. So, many caregiver families find themselves reaching into their own pockets, often straining the family coffers and boosting stress levels even more.”² And disability insurance only covers lost wages and income.

Did you know?

The cost of nursing home care averages \$193 per day for a semi-private room and \$214 per day for a private room.³

The cost of a Home Care *Plus* plan may start as low as \$1.85 per day for a 40-year-old married individual.⁴

²Crute, Sheree. (Nov./Dec. 2007). “Caring for the Caregiver.” AARP The Magazine.

³UnitedHealth Group 2008 Cost of Care Study conducted by LifePlans, Inc. as an independent research firm. Figures are based on a national sample, and costs vary by geographic region.

⁴Rates shown are based on national rates, reflects the spouse/partner discount of 15 percent and are for illustrative purposes only. Rates vary by age and state.

Why consider a Home Care *Plus* insurance plan?

- Provides insurance coverage⁵ for assisted living services at home which may not be covered by most private health insurance and Medicare.
- Helps you recover at home whenever possible rather than in an outside care facility in case of an accident, injury, illness or surgery.
- Extends coverage to a nursing home or assisted living facility should it be necessary.
- Helps relieve the undue stress and financial burden caregiving creates for loved ones like your spouse, partner or children.
- In states that participate in the National Long-Term Care Insurance Partnership Program, our plans qualify as compatible. This helps protect assets you would otherwise need to spend down before qualifying for Medicaid.
- Offers flexible benefit amounts designed to fit your budget.
- Includes a personal Care Manager to help coordinate care services.
- Backed by the reliability and stability of UnitedHealthcare®, an experienced and recognized leader in health care insurance.

⁵**UnitedHealth at Home™** insurance benefits are triggered when you are unable to perform two of the six activities of daily living: bathing, continence, dressing, feeding, transferring, toileting or cognitive impairment like Alzheimer’s.

Who needs a Home Care *Plus* insurance plan?

Here are some important questions you should ask yourself to help you decide if a Home Care *Plus* insurance plan is right for you and your family.

☐ **Yes** ☐ **No** If you were in an accident, would your spouse or partner be able take care of you at home without assistance?

☐ **Yes** ☐ **No** Would your children have the time and financial resources to care for you at home, if you ever needed it? For how long?

☐ **Yes** ☐ **No** If you are single, is there someone who could take care of you at home if you ever became disabled and needed assisted living services?

☐ **Yes** ☐ **No** Have you saved enough to cover assisted living care services in your home (national average cost of \$26,000 per year^{6, 7}) or a nursing home (national average cost of \$70,000/year for a semi-private room and \$78,000/year for a private room⁶)?

If you answered “no” to any of the questions above, you should consider a Home Care *Plus* insurance plan.

⁶UnitedHealth Group 2008 Cost of Care Study conducted by LifePlans, Inc. as an independent research firm. Figures are based on a national sample, and costs vary by geographic region.

⁷Five hours of care/day, five days/week.

¹U.S. Department of Health and Human Services. (Sept. 2008). National Clearinghouse for Long-Term Care Information: Own Your Future.

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today.**

Contact us today to ask questions or to find out more about our Home Care insurance plans. Also ask about our Home Care *Plus* insurance plans that also include coverage in nursing homes and assisted living facilities. We're ready to help.

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Arkansas



Home Care

Benefit Details

Insurance coverage for assisted living services in your own home which can be a more affordable option than traditional long-term care insurance.



STAY AT HOME, NOT IN ONE.

Home Care insurance plans from UnitedHealth *at Home*™.

An accident, injury, illness or surgery may leave you in need of assisted living services such as help dressing yourself or using the bathroom. Our Home Care insurance plans can be an affordable way to get the assisted living services you need right in your own home.

Benefits of the Home Care insurance plan / Arkansas

| | |
|--|--|
| Core Benefits | Home Care, Adult Day Care |
| Benefit Periods – How long benefits are paid. | 6, 9, 12 months |
| Daily Benefits – How much will be paid per day. | \$50 to \$400 |
| Inflation Protection – Protection to help benefits keep up with inflation. | 5% compounded built in |
| Waiting Period – How long you must wait after becoming eligible for benefits before benefits are paid. | No waiting period for home care |
| Benefit Triggers – Determines your eligibility to receive benefits. | When you can't perform two of the following Activities of Daily Living; bathing, continence, dressing, feeding, transferring, toileting or if you have Cognitive Impairment (like Alzheimer's) |
| Care Coordination – Care Managers who work with you and your family to put together a personalized care plan and help connect you with resources based on your benefits. | Yes |
| Discounts – Ways to save based on your particular situation. | 15% Spouse/Partner discount |
| Respite Care – Temporary relief (a few hours to a few days) from daily caregiving responsibilities for family members providing care. | Yes |
| Home Modification – Covers some of the costs to modify your home to make it a more supportive living environment (i.e. shower grab bars and seats). | Up to \$1,500 |
| Caregiver Training – Provides training for family members providing care (caregivers) to allow them to be more effective and provide safer care at home. | Yes |
| Guaranteed Renewable – Policies remain in effect as long as premiums are paid when due. | Yes |
| Tax Qualified – Certain tax advantages related to paying premiums. | No |



**Let us
help you
start planning
today.**

Contact us today to ask questions or to find out more about our Home Care *Plus* insurance plans. Also ask about our Home Care insurance plans for more affordable, shorter-term home health care coverage. We're ready to help.

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Home Care *Plus*

Benefit Details

Comprehensive insurance coverage for assisted living services in your own home, *plus* coverage in a nursing home or assisted living facility, if needed.



STAY AT HOME, NOT IN ONE.

Home Care *Plus* insurance plans from UnitedHealth *at Home*™.

An accident, injury, illness or surgery may leave you in need of assisted living services such as help dressing yourself or using the bathroom. Our Home Care *Plus* insurance plans provide comprehensive coverage that focuses on helping you get the assisted living services you may need right in your own home. Plus, the plans include coverage for nursing home or assisted living facility care, if needed.

Benefits of the Home Care *Plus* insurance plan

| | |
|---|--|
| Core Benefits | Home Care, Adult Day Care, Assisted Living, Nursing Home |
| Benefit Periods – How long benefits are paid. | 2, 3 or 4 years |
| Daily Benefits – How much will be paid per day. | \$50 to \$400 |
| Inflation Protection – Protection to help benefits keep up with inflation. | 5% compounded built in |
| Waiting Period – How long you must wait after becoming eligible for benefits before benefits are paid. | No waiting period for home care, 90 days for facility care |
| Benefit Triggers – Determines your eligibility to receive benefits. | When you can't perform two of the following Activities of Daily Living; bathing, continence, dressing, feeding, transferring, toileting or if you have Cognitive Impairment (like Alzheimer's) |
| Care Coordination – Care Managers who work with you and your family to put together a personalized care plan and help connect you with resources based on your benefits. | Yes |
| Discounts – Ways to save based on your particular situation. | 25% Spouse/Partner if one buys, 40% Spouse/Partner if two buy, 10% Preferred Health |
| Respite Care – Temporary relief (a few hours to a few days) from daily caregiving responsibilities for family members providing care. | Yes |
| Home Modification – Covers some of the costs to modify your home to make it a more supportive living environment (i.e. shower grab bars and seats). | Up to \$1,500 |
| Caregiver Training – Provides training for family members providing care (caregivers) to allow them to be more effective and provide safer care at home. | Yes |
| Guaranteed Renewable – Policies remain in effect as long as premiums are paid when due. | Yes |
| Tax Qualified – Certain tax advantages related to paying premiums. | Yes |
| Non Forfeiture Protection – If you stop paying premiums, this is designed to provide you with limited benefits. | Optional |

The Care You Want *at Home*



Meeting a Growing Family Need

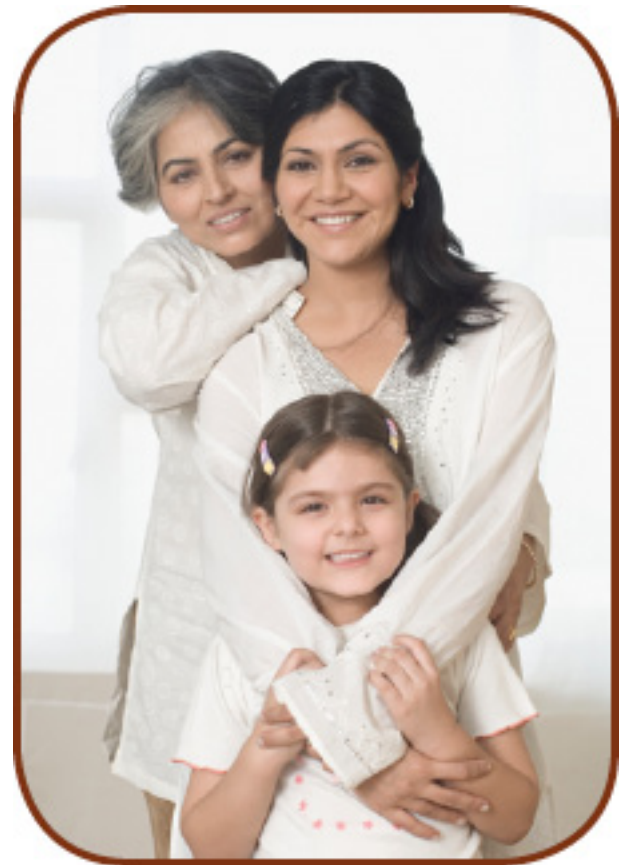


“The United States is in the middle of a significant and growing caregiving crisis.”¹

¹Caregiving in America, International Longevity Center – USA and Schmieding Center for Health Education, 2006.

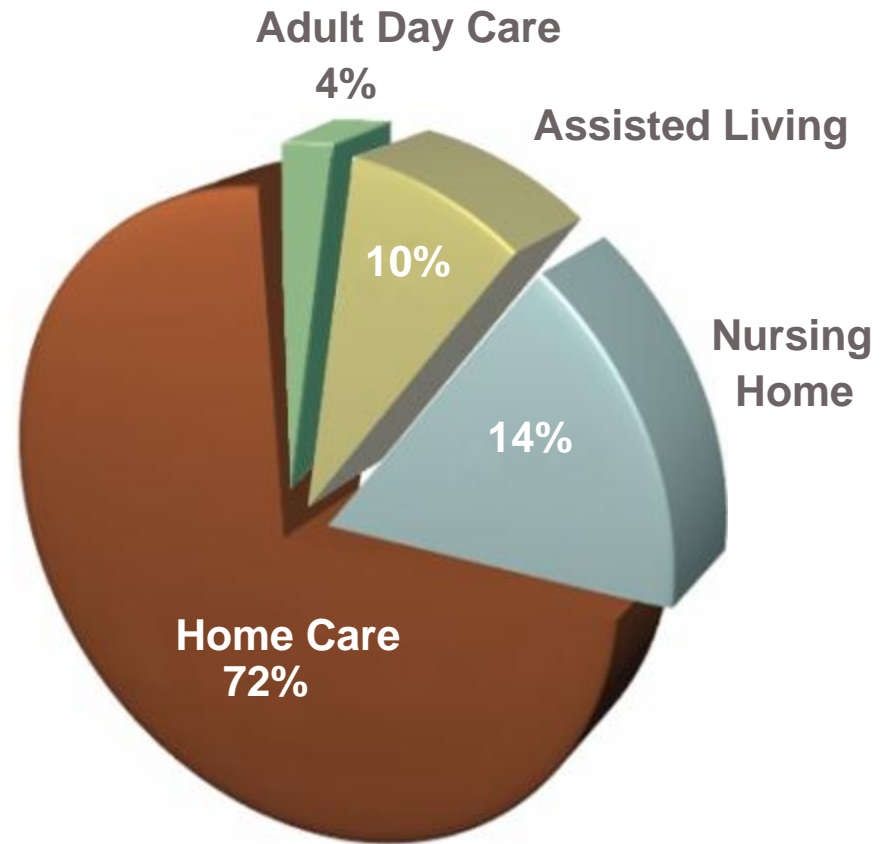
Families Need Help with Caregiving

- Two-income families
- Geographically dispersed
- Multiple generations need help at the same time



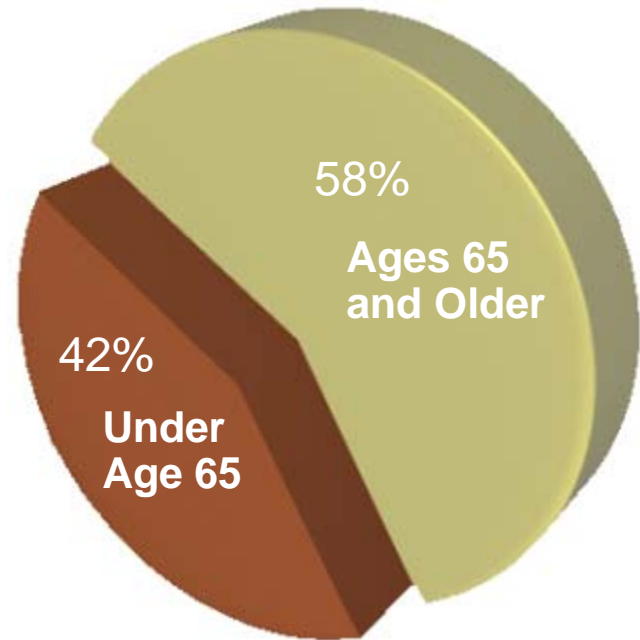
Most Personal Care is Provided at Home

- Home Care
- Adult Day Care
- Assisted Living
- Nursing Home



² Kaiser Commission on Medicaid Facts Dec. 07;
Assisted Living Federation of America, *Wall St. Journal*, 1/10/08.

People of All Ages Sometimes Need Personal Care Assistance



³Kaiser Commission on Medicaid Facts, Kaiser Family Foundation, Dec.2007 (Health Policy Institute, Georgetown University).

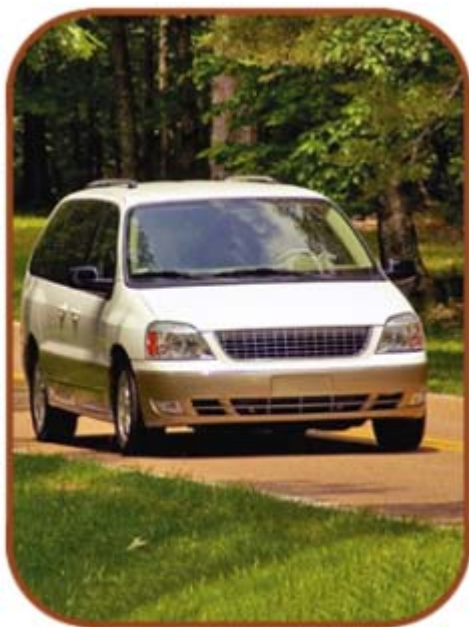
Risk of Needing Personal Care Assistance

Odds are
70%⁴



⁴ U.S. Department of Health and Human Services, National Clearinghouse for Long-Term Care Information: Own Your Future, Sept. 2008.

Comparing the Risk



Personal Care is Not Covered by These Plans

- Group Health Plans
- Individual Health Plans
- Retiree Group Health Plans
- Medicare Advantage
- Medicare Supplements
- Disability Income



Can't Count on Government



| | |
|--------|----------|
| ⇒ 1945 | 42 to 1 |
| ⇒ 2006 | 3.3 to 1 |
| ⇒ 2030 | 2.2 to 1 |

Workers vs. Social Security Beneficiaries

⁵ SSA Online History Ratio of Covered Workers to Beneficiaries 1940-2006 and 2008 OASDI Trustees Report, Figure II.D3.

Introducing The Solution: Home Care Coverage from a Health Care Company



UnitedHealth *at Home*[™] insurance plans offer:

- An alternative to traditional long-term care insurance
- Plans that pay for shorter-term care at home

Company Strength

UnitedHealth at Home[™] is backed by the strength and stability of UnitedHealthcare, an operating division of UnitedHealth Group, the largest single health carrier in the United States, serving 70 million Americans.



Our Care Management

Is there one thing in particular that makes **UnitedHealth *at Home***[™] insurance products different?

You bet there is.



- It's the care management model that no one else has.
- Every **UnitedHealth *at Home*** policy includes care management by Evercare[®], one of the nation's largest care coordination programs for people with chronic conditions.
- These compassionate care managers ensure that the benefits of the policy are matched with each individual's needs.

Two Products

Home Care – shorter-duration insurance plans that cover care at home.

Home Care *Plus* – longer-duration insurance plans that cover care at home or in a facility.

Products may not be available in all states.

Guaranteed Renewable

Policy can't be cancelled as long as you pay premiums when due.



Average Cost of Care

Nationally

| | | |
|-----------------------------|-------|----------------------------|
| Home Health Aide | | \$20/hr |
| Assisted Living | | \$36,000/year = \$3,000/mo |
| Adult Day Care | | \$21,500/year = \$59/day |
| Nursing Home (Private) | | \$78,000/year = \$214/day |
| Nursing Home (Semi-Private) | .. | \$70,000/year = \$193/day |

⁶ Cost of Care Master List of Averages for UnitedHealth Group, July, 2008, LifePlans, Inc.

Daily Benefit

The amount of money the policy can pay each day you need care.



Benefit Period



The length of time you can receive benefits or the amount of money you have for benefits.

How Long Do People Need Personal Care?

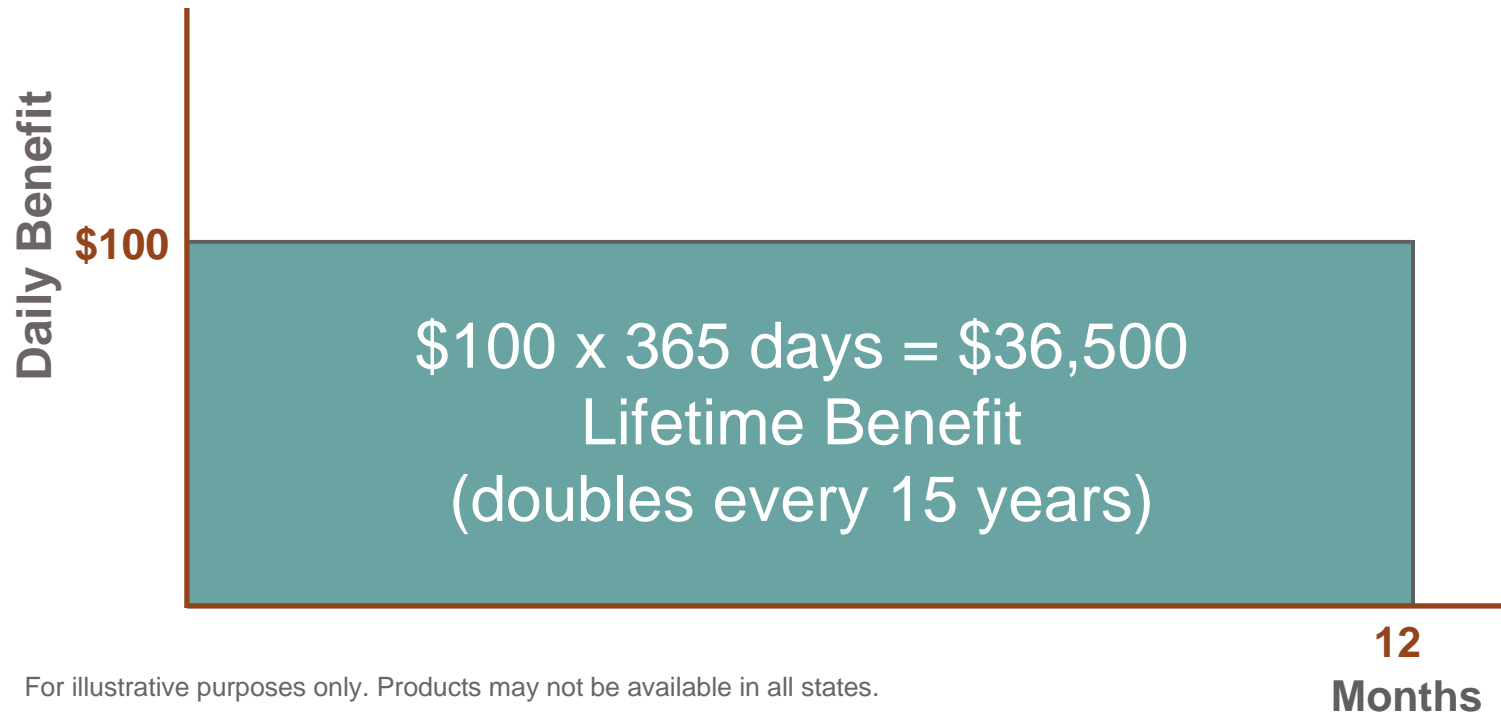


- ⇒ Half of the claims last less than one year
- ⇒ 2/3 of claims last less than two years
- ⇒ 3/4 of claims last less than three years
- ⇒ 85% of claims last less than four years

⁷ SOALTC Experience Committee Intercompany Study 1984-2004, Nov. 2007.

Pool of Money Example

Lifetime Benefit



For illustrative purposes only. Products may not be available in all states.

Inflation Protection

Your benefits increase to help keep pace with rising costs.



*Based on a 12-month plan at \$100/day.

Waiting Period

No waiting period
for home care
benefits.



Waiver of Premium

Your premium
will stop during
a claim.



Additional Plan Features



Protect yourself from an event that can have the single most dramatic impact on your:



- Finances
- Work Life
- Personal Life

Do I Qualify?

- Answer questions on an application
- Sign a release for medical records
- Participate in a telephone or face-to-face interview



3 Reasons Why The Time to Buy is Now



1. It's likely that you will need personal care.
2. This care is very expensive.
3. There is no other effective plan to meet this need other than the one you create for *yourself*.

**Important! — once you *need* this type of coverage,
it's too late to purchase it!**

Two Simple Decisions

1. **How much** daily coverage would you like?
2. **How long** would you like this coverage for?

Most other “traditional” policy options are already included.



The Care You Want ***at Home***



Meeting a Growing Family Need

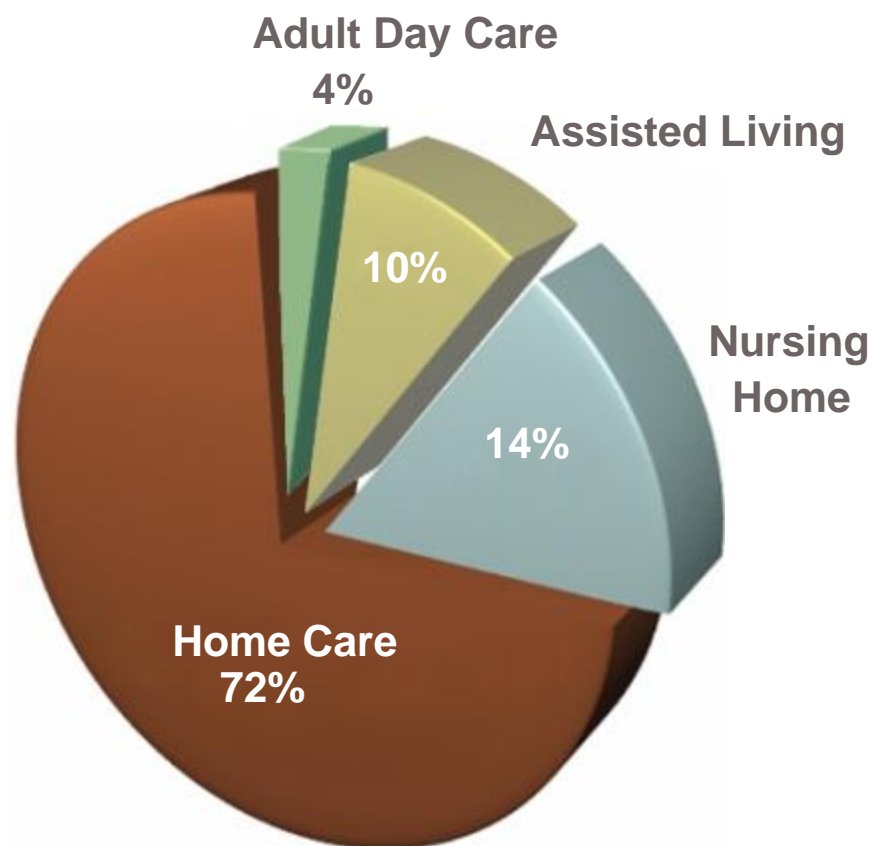


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¹*Caregiving in America*, International Longevity Center – USA and Schmieding Center for Health Education, 2006.

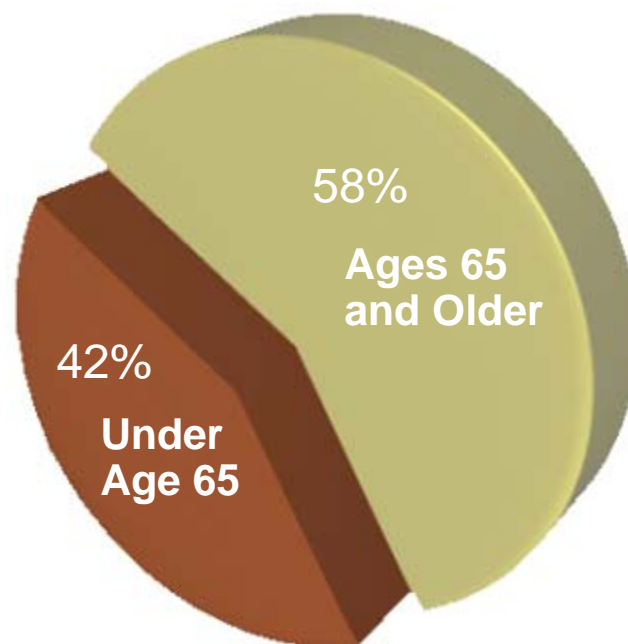
Most Personal Care is Provided at Home

- ⇒ Home Care
- ⇒ Adult Day Care
- ⇒ Assisted Living
- ⇒ Nursing Home



² Kaiser Commission on Medicaid Facts 12/07;
Assisted Living Federation of America, *Wall St. Journal*, 1/10/08.

People of All Ages Sometimes Need Personal Care Assistance



³Kaiser Commission on Medicaid Facts, Kaiser Family Foundation, December 2007 (Health Policy Institute, Georgetown University).

How two hours a day made a big difference



While commuting to work on his motorcycle, David was struck from behind, thrown from the bike, and suffered fractures in his arm and leg requiring him to remain on bed rest for eight weeks. His casts prevented him from such daily activities as bathing and dressing himself.

His wife, Mary, a busy professional, needed assistance with his care so he could remain at home. She activated his Home Care policy and a **UnitedHealth at Home™** care manager spoke with the couple to determine a plan of care that provided home health aide assistance for two hours a day every morning while Mary was at work.

The cost of his care was about \$50 per day, and David required eight weeks of assistance before his casts could be removed. The amount of benefit provided for David by his Home Care plan totaled \$2,000. The remaining balance of his benefits will be available to him when he needs them in the future.

Scenarios shown above are illustrations based on the Home Care policy coverage as outlined by UnitedHealth at Home. They do not represent a guarantee. Situations and costs vary. Read materials carefully before purchasing any policy.

Risk of Needing Personal Care Assistance

Odds are
70%⁴

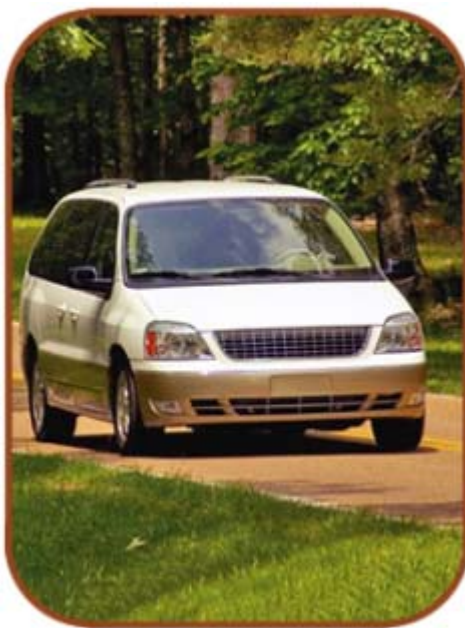


⁴U.S. Department of Health and Human Services, National Clearinghouse for Long-Term Care Information: Own Your Future Nov. 2008.

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Comparing the Risk

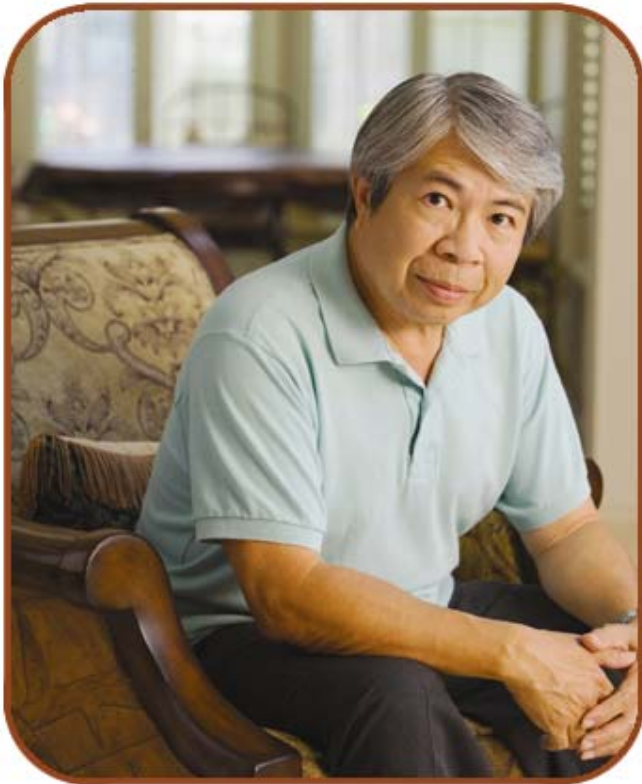


Personal Care is Not Covered by These Plans

- Group Health Plans
- Individual Health Plans
- Retiree Group Health Plans
- Medicare Advantage
- Medicare Supplements
- Disability Income



Medicaid Limitations



- Limited Choices
- Below \$2,000⁵ in Assets
- Look Back Audit
- No Cap on Penalty Period
- Mandated Estate Recovery

⁵ Some states vary slightly.

Introducing The Solution: Home Care Coverage from a Health Care Company



UnitedHealth *at Home*[™] insurance plans offer:

- An alternative to traditional long-term care insurance
- Plans that pay for shorter-term care at home

Unique Care Management

Is there one thing in particular that makes **UnitedHealth at Home**™ insurance products totally unique?

You bet there is.



- It's the unique care management model that no one else has.
- Every **UnitedHealth at Home** policy includes care management by Evercare®, one of the nation's largest care coordination programs for people with chronic conditions.
- These compassionate care managers ensure that the benefits of the policy are matched with each individual's needs.

Daily Benefit

The amount of money the policy can pay each day you need care.



Benefit Period



The length of time you can receive benefits or the amount of money you have for benefits.

How Long Do People Need Personal Care?

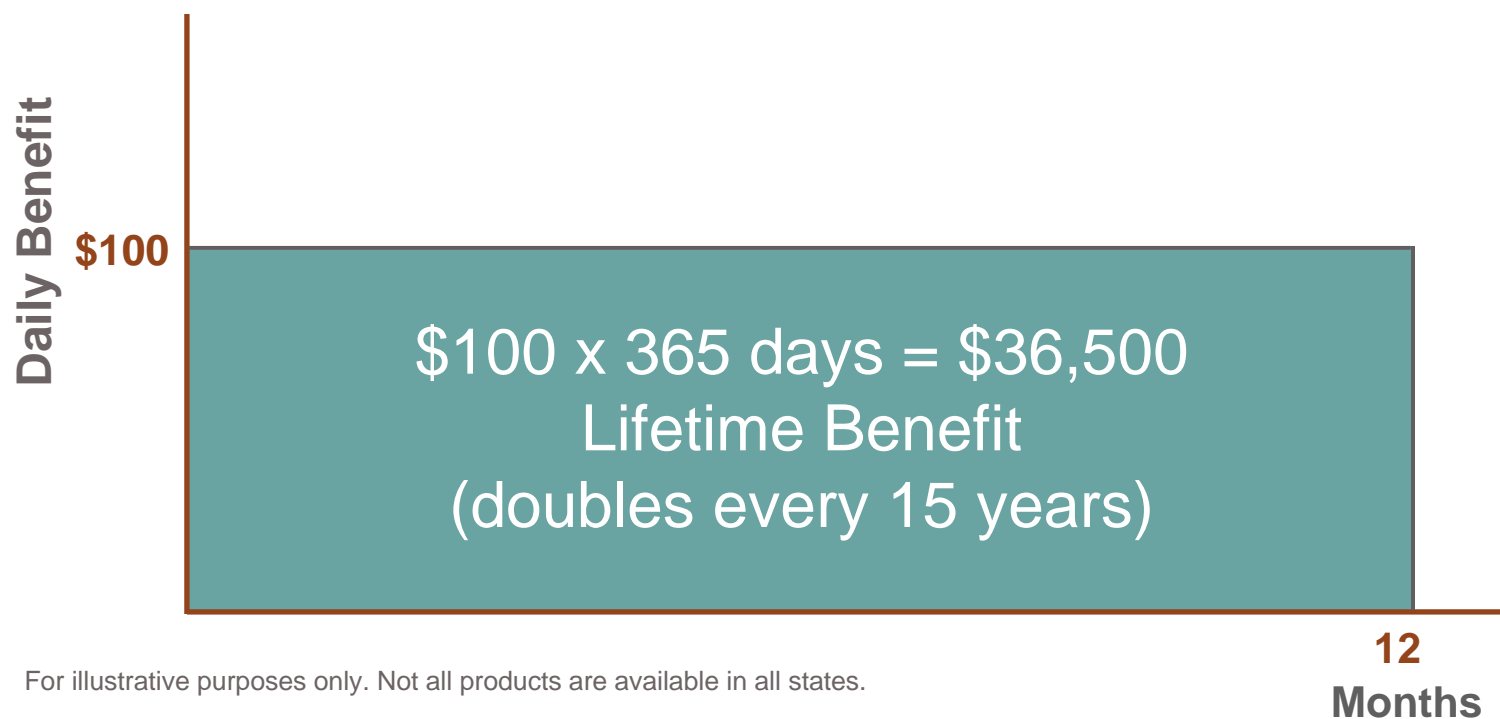


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⁶ SOALTC Experience Committee Intercompany Study 1984-2004, 11/07.

Pool of Money Example

Lifetime Benefit



For illustrative purposes only. Not all products are available in all states.

Inflation Protection

Your benefits increase to help keep pace with rising costs.



*Based on a 12-month plan at \$100/day.

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APP TSP 3001 04 09

Protect yourself from an event that can have the single most dramatic impact on your:



- Finances
- Work Life
- Personal Life

Do I Qualify?

- Answer questions on an application
- Sign a release for medical records
- Participate in a telephone or face-to-face interview



3 Reasons Why The Time to Buy is Now



1. It's likely that you will need personal care.
2. This care is very expensive.
3. There is no other effective plan to meet this need other than the one you create for *yourself*.

**Important! — once you *need* this type of coverage,
it's too late to purchase it!**

Two Simple Decisions

1. **How much** daily coverage would you like?
2. **How long** would you like this coverage for?

Most other “traditional” policy options are already included.

Application and Underwriting



© 2009 UnitedHealthcare Insurance Company. **UnitedHealth at Home™** policies are insured by UnitedHealthcare Insurance Company, Hartford, CT 06115 and administered by LifePlans, Inc., Waltham, MA 02453. These policies have exclusions, limitations, and terms under which the policy may be continued in force or discontinued. Policy Form # LTC POL 1000, LTC POL 1010, STC POL 1000 and STC POL1010. For costs and complete details of coverage, contact your insurance agent or the company. Not available in all states.

APP TSP 3001 04 09

| | | | |
|---------------------------------|---|-------------------------------|-----------------------------|
| <i>SERFF Tracking Number:</i> | <i>UHLC-126219712</i> | <i>State:</i> | <i>Arkansas</i> |
| <i>Filing Company:</i> | <i>UnitedHealthcare Insurance Company</i> | <i>State Tracking Number:</i> | <i>42919</i> |
| <i>Company Tracking Number:</i> | <i>AR LTC-STC ADVERTISING - ESSENTIAL</i> | | |
| <i>TOI:</i> | <i>LTC03I Individual Long Term Care</i> | <i>Sub-TOI:</i> | <i>LTC03I.001 Qualified</i> |
| <i>Product Name:</i> | <i>Individual Long Term Care ADV-E</i> | | |
| <i>Project Name/Number:</i> | <i>LTC-STC Advertising - Essential/</i> | | |

Rate Information

Rate data does NOT apply to filing.

| | | | |
|--------------------------|------------------------------------|------------------------|----------------------|
| SERFF Tracking Number: | UHLC-126219712 | State: | Arkansas |
| Filing Company: | UnitedHealthcare Insurance Company | State Tracking Number: | 42919 |
| Company Tracking Number: | AR LTC-STC ADVERTISING - ESSENTIAL | | |
| TOI: | LTC03I Individual Long Term Care | Sub-TOI: | LTC03I.001 Qualified |
| Product Name: | Individual Long Term Care ADV-E | | |
| Project Name/Number: | LTC-STC Advertising - Essential/ | | |

Supporting Document Schedules

| | | | |
|--|--------------|-----------------------|------------|
| Satisfied -Name: | Cover Letter | Review Status: | |
| Comments: | | Approved | 07/16/2009 |
| Attached. | | | |
| Attachment: | | | |
| 7-13-2009 Cover Letter-Advertisement Filing (AR-Essential).pdf | | | |

July 13, 2009

Attn: Long Term Care Insurance Advertising Analyst
Arkansas Insurance Department
Life & Health Division
1200 West Third Street
Little Rock, Arkansas 72201

RE: UnitedHealthcare Insurance Company ("United")
Advertising Filing
(see attached listing for forms)
United NAIC No. 79413
United FEIN No. 36-2739571

Dear Long Term Care Insurance Advertising Analyst:

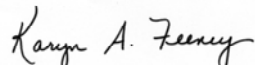
We enclose for filing, copies of United's advertising materials. The advertising materials that are included with this filing are listed on an attached page. We have included the type of advertisement, the type of distribution, as well as the format and content of the material. The materials will be for use with the following previously approved policy forms and rates:

| | | |
|--|-----------------------|------------------|
| LTC POL 1000 AR | Comprehensive Policy | Approved 2/19/09 |
| SERFF Tracking No. UHLC-125942058; State No. 41087 | | |
| STC POL 1000 | Home Care Only Policy | Approved 2/19/09 |
| SERFF Tracking No. UHLC-125939264; State No. 41080 | | |

These materials are new and will not replace any advertising materials currently on file with your Department. The policy has been approved to be sold either through brokers, direct telephone sales or Direct Mail.

We respectfully request your favorable consideration and approval of this filing. Should you have any questions or comments that you feel could best be handled by contacting me, please feel free to do so via telephone (215) 902-8468 or e-mail karyn_a_feeney@uhc.com.

Sincerely,



Karyn A. Feeney
Director, Contract & Compliance
e-mail: karyn_a_feeney@uhc.com
phone: (215) 902-8468
fax: (215) 902-8813

LISTING OF ADVERTISING FORMS

| Form Number | Description | Type | Format and Content | Distribution | For Use With |
|-------------------|--|-----------------------|--|--|--------------|
| PH SRPT 3000 | Inbound Sales Script | Invitation to Inquire | Not Printed | Telesales | LTC and STC |
| PH SRPT 3001 | Outbound Sales Script | Invitation to Inquire | Not Printed | Telesales | LTC and STC |
| OBS 1000 | Sales Script | Invitation to Inquire | Not Printed | Telesales | LTC and STC |
| APP CGB 0003 | Consumer Guidebook | Invitation to Inquire | 11 x 8.5 – color – ½ fold | Direct Market, Broker | LTC and STC |
| APP PAM HC 1001 | Home Care Pamphlet | Invitation to Inquire | 15.81 x 8.25 – color – 4 panel roll fold | Direct Market, Application Kit, Broker | STC Only |
| APP PAM HCP 2001 | Home Care Plus Pamphlet | Invitation to Inquire | 15.81 x 8.25 – color – 4 panel roll fold | Direct Market, Application Kit, Broker | LTC Only |
| APP BC HC 1001 AR | Home Care Benefit Card AR | Invitation to Inquire | 8 x 8.25 – color – ½ fold | Application Kit, Broker | STC Only |
| APP BC HCP 2001 | Home Care Plus Benefit Card | Invitation to Inquire | 8 x 8.25 – color – ½ fold | Application kit, Broker | LTC Only |
| PRO SSP 2001 | Consumer Point of Sale Detailer Presentation | Invitation to Inquire | 11 x 8.5 – color | Broker | LTC and STC |
| APP TSP 3001 | Telesales Slide Presentation | Invitation to Inquire | 11 x 8.5 - color | Telesales | LTC and STC |